



our affiliates

The **United States Green Building Council** was formed more than 15 years ago as a 501(c)(3) non-profit community of leaders working to make green buildings available to everyone within a generation. myEnergyLoan has been supporting the USGBC for nearly 4 years through a principal membership affiliation. myEnergyLoan provides consideration of the LEED green building certification as a measure used to determine the myEnergyLoan Efficiency Credit (MEL EC). For instance, a LEED Platinum Certification would qualify the building for our maximum EC credit of 1 percent of the myEnergyLoan amount. myEnergyLoan has facilitated funding for multiple LEED certified buildings and we applaud the USGBC for its premiere leadership position in the market.

EarthCraft House™, created in 1999, is a residential green building program of the Greater Atlanta Home Builders Association in partnership with Southface. This program serves as a blueprint for energy- and resource-efficient homes. myEnergyLoan is a proud supporter of Southface and EarthCraft House and many of the homes myEnergyLoan has financed were EarthCraft House certified. EarthCraft House is the most widely accepted and utilized residential green builder program in the Southeastern United States. The very first myEnergyLoan was underwritten for a Southface Fellow for a condominium at Glenwood Park in Atlanta, GA. We are proud to consider various ECH certification levels as standard measures of efficiency for myEnergyLoan Efficiency Credits.

Southface is a 501(c)(3) nonprofit corporation, governed by a volunteer Board of Directors. With a longstanding reputation for providing sound environmental education and outreach programs, Southface has been recognized for excellence by the U.S. Department of Energy, U.S. Environmental Protection Agency, American Institute of Architects, American Society of Heating, Refrigeration and Air Conditioning Engineers, Georgia Environmental Council, Earth Share of Georgia and numerous other industry and community organizations. Southface began as a grassroots organization, and memberships and sponsorships continue to support their efforts. myEnergyLoan is a strong supporter of Southface and we recognize them to be longstanding leaders in the shift to a sustainable economy.

EcoBroker is the premiere green designation for real estate professionals. EcoBroker provides strong support and resources for green consumers, green real estate professionals and green product suppliers. myEnergyLoan is a Platinum affiliate of EcoBroker. Further, the myEnergyLoan partnership with EcoBroker is a national partnership designed to support certified EcoBrokers and their clients and many myEnergyLoans have been underwritten for clients who were represented by EcoBrokers. myEnergyLoan was the keynote sponsor of the 2008 EcoBroker Conference in Denver, CO and myEnergyLoan was the sole and Presenting Sponsor of the 2008 EcoVacation Promotion.

In April 1995, the National Association of State Energy Officials and Energy Rated Homes of America founded the **Residential Energy Services Network (RESNET)** to develop a national market for home energy rating systems and energy efficient mortgages. RESNET's activities are guided by a mortgage industry steering committee composed of the leading national mortgage executives. myEnergyLoan is a national affiliate of RESNET and as such we are strong supporters of the Residential Energy Services Network, it many independent energy raters and its network of vendors and suppliers throughout the energy efficiency inspection value chain.

build green buy green save green



myEnergyLoan™ is a national network of lenders dedicated to providing **lower closing costs** and **lower interest rates** for your eco-property. We recognize the energy efficient features in our mortgage, and reward you with significant savings over traditional financing. The greener the property, the bigger the incentive to you.

myEnergyLoan is an excellent way for you to achieve immediate and lasting financial benefits while supporting your commitment to sustainable real estate, your health, economies, and ecology.

www.myenergyloan.com



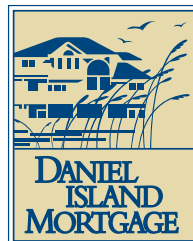
GARY HARWYN, President Daniel Island Mortgage

Working as an Environmental Scientist with an international environmental consulting firm for 6 years and having a college background in environmental science and urban planning, I would say my roots run very deep with respect to environmental issues. So, as a real estate and mortgage professional, when I first came across the concept of green mortgage lending, I recognized that by offering green lending programs and by supporting sustainable real estate, we effectively solve many of our nation's major problems related to energy, housing and the environment. Joining and working with the myEnergyLoan team is a natural and obvious fit for us. Our strong working relationship with Jeff Cole, and the myEnergyLoan team, does nothing short of super-charge our green lending programs and provide expertise at a time when our customers, seemingly need it the most. I'm grateful that we have forged this relationship and even more grateful for the opportunities it will present in helping to reshape the future for generations to come.

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REALTORS, BUILDERS AND DEVELOPERS

Ask us about preferred lenders packages and marketing support.



Today's choices impact future generations— myEnergyLoan provides a better team for green real estate buyers.

The myEnergyLoan green building loan incentive program helps to encourage the shift from a fossil-fuel-based economy to an eco-economy. We can provide mortgage-related financial incentives for most energy-efficient projects. The myEnergyLoan mortgage network is dedicated to funding a sustainable future. myEnergyLoan green lending works like any loan program, but it provides substantial closing cost discounts and lower interest rates than more traditional loan options.

myEnergyLoan is offered in South Carolina by our local provider, Daniel Island Mortgage, a leading residential and commercial mortgage broker. Daniel Island Mortgage understands the specific and sometimes unique building attributes of a green home. This expertise and dedication to eco-properties is not only key to having a successful transaction, but also enables you to work with professionals to structure your green loan to maximize your savings.

**You've made the choice to go green with your home.
Now get a mortgage that rewards you with huge savings.**

Here is an example of how you can SAVE with a myEnergyLoan

Loan Size:	\$400,000
HERS Rating:	60 (40% efficient)
myEnergyLoan Efficiency Credit	\$1600 cash to you
Monthly Energy Savings	\$150/mo

If you use this extra money to buy down your rate, lower your closing costs or pay down your principal, you have the flexibility and the power to save thousands more over the life of your loan.

Green, Greener and Greenest ... we finance and build them all

ALL loan Types and ALL property types:

- Energy Efficient Mortgage
- Energy Improvement Mortgage
- Jumbo / Investment / Condo
- Commercial Property and Capital

Disclaimer: myEnergyLoan assists your local mortgage provider by supplying a standard incentive method and a unique set of marketing materials; all matters of RESPA and mortgage banking compliance, including mortgage licensing and HUD compliance, is solely the responsibility of the originating broker. myEnergyLoan is committed to changing the way the world lives. Green is our goal and although paperless is our preference it's not always possible to do. When we need to print, we always do our best to use recycled and sustainable papers, soy inks and any other earth friendly processes available. We hope you'll do the same!